

The Staff Resources Committee recommends that the UUCGT Board adapt the UUA Health Care Silver Plan (aka High Deductible Plan) as the standard for UUCGT employees for the calendar year 2022. This action means that UUCGT would pay the church's share of the premiums for the Silver plan during 2022.

Items to be aware of:

- For 2021, UUCGT is paying for the Gold plan as a standard due to our only employee currently on UUA Health Plans, Guy Molnar, being put on the Gold plan (aka "Standard Plan") when he was hired. This action was taken by our former Accountant without asking anyone what she should do. We believe it would be unfair to make a mid year switch.
- In 2022, UUCGT will have at least three employees on UUA Health Care, our new Minister, Guy Molnar and Renee Russell. The difference in cost for UUCGT between having the Gold Plan as a standard and the Silver Plan as a standard is estimated at \$6,315 for the calendar year 2022. UUCGT cost for the Gold Plan is \$30,765 and for the Silver Plan is \$24,450.
- We have discussed this possible change with Guy and our new minister and they understand the situation and are accepting of the possible change.
- Employees have the option to "buy up" to the Gold Plan, they just have to pay the difference in cost in addition to their share of the Silver Plan premium.
- For full time employees (Minister and Guy) UUCGT pays 80% of the premium, for Renee, at 30 hours, UUCGT pays 65% of premium. These are UUA guidelines.
- While the UUA recommends the Gold Plan as a standard, reality is that most congregations offer the Silver Plan as a standard.
- Overall, Health Care premiums represent a significant cost increase for UUCGT in 2021 and 2022. We have been fortunate in the recent past to have a Minister (Rev. Cathy) and an Office Administrator (Susan Sherman) on Medicare where we only paid a portion of their Supplementary Insurance costs.
- As UUCGT's financial situation improves, we can aspire to offer the Gold Plan as a standard in some future year.